

The intersection of disability and in-work poverty in an advanced industrial nation: The lived experience of multiple disadvantage in a post-financial crisis UK

Abstract

The 2007-2008 financial crisis has affected the prospects for workers in a range of ways. In-work poverty represents just one, yet key feature of how prospects for workers have changed in recent times. In-work poverty disproportionately impacts on marginalised groups, such as the disabled. Current research reveals little about how disability and poverty intersect in the context of employment. To address this oversight, life history interviews were conducted with disabled people in in-work poverty. The findings were analysed using the social model of disability and the lens of intersectionality. The results highlight how government policies, employer practices and household finances impact on disabled workers lived experience of in-work poverty. The findings suggest governments and employers can do more to reduce barriers to escaping in-work poverty for disabled workers.

Keywords

Disability, in-work poverty, UK, social model of disability, intersectionality

Introduction

The 2007-2008 financial crisis has affected the prospects for workers in a range of ways. One broad aspect of worker prospects concerns the rise of low pay in advanced industrial countries, such as the UK. For example, low pay has become a recent focus of HRM-related debates on employment protection (Heyes and Lewis, 2014), broken employment markets (Bailey, 2016), skill utilisation and education (Okay-Somerville and Scholarios, 2013), a lack of pressure put on employers to pay more (Metcalf and Dhudwar, 2010) and increasing levels of self-employment (Halleröd et al., 2015). Recent employment statistics seem to confirm the UK as facing major long-term problems with low pay. Such research suggests the UK currently faces the most severe decline in real wages for nearly 180 years (Tiley, 2016), only one in forty jobs created since 2008 is a full-time job (TUC, 2014) and the rise of the so-called “gig” economy seems to be playing a significant part in bidding down wages and re-shaping poverty (Hutton, 2016).

A more nuanced take on low pay has emerged in countries such as the UK: what is increasingly referred to as “in-work poverty”. In its broadest sense, in-work poverty is said to affect working people and associated households where earnings are the equivalent to or less than 60 per cent of median national income (Marx and Nolan, 2012), the current equivalent (early 2017) of UK gross household income from employment of up to or less than £1320/month (ONS, 2016). That said, the prevalence of in-work poverty is not spread evenly throughout society. For instance, in-work poverty is known to prevail among the young (Pavlopoulos and Fouarge, 2010), family units consisting of two parents and children (Gottfried and Lawton, 2010) and seasonal workers (Metcalf and Dhudwar, 2010). Research also suggests a further range of employment groups are likely to find themselves in in-work poverty and have great difficulty breaking free from such situations. These groups principally include women (Palmer and Eveline, 2012), migrants (Dungan et al., 2013) and the disabled (Schmuecker, 2014).

Despite a growing interest in in-work poverty, particularly in terms of identifying groups most prone to in-work poverty, there appears to be very few studies that look at what it is like to be, for example, a woman, migrant, young or disabled person who is active in employment markets, yet according to an internationally recognised economic indicator, remain at or below the poverty line. As such, this study explores the experiences of one of the groups most likely to be in-work poverty – disabled people – and to explore how disability and poverty intersect in the context of employment. Through an intersectional lens, this study adds to a range of current research finding employment experiences for disabled workers to have improved in recent times, yet also highlights factors that mitigate against improved support for disabled people looking for and remaining in employment (e.g. Richards, 2012; Fevre et al., 2013). Such research would, in turn, reflect the continuing and problematic role of post-financial crisis UK governments in enabling employment for disabled workers (e.g. Gardiner and Gaffney, 2016; Runswick-Cole et al., 2016).

In more detail, the aim of this article is to answer the following research questions: what is the lived experience of being disabled and active in contemporary employment markets, yet remaining at or below the poverty line; what barriers and disadvantages do disabled workers face in a post-financial crisis economy; and, how do barriers and disadvantages related to in-work poverty impact on the work-life interface of disabled workers? A further aim of the article is to use the lens of intersectionality to develop the social model of disability, an approach applicable to employment-related research because of an efficiency at teasing out a wide-range of societal and organisational disabling processes.

The article adopts the following structure. Following on from a presentation of the current research on in work poverty, the paper discusses the potential for intersectionality to reveal how disability intersects with poverty to inform the experiences of those working below the poverty line. Following on,

research methodology, including details of recruitment strategies and data analysis, are outlined and discussed. In the third section the findings are presented, followed by a final discussion and conclusions section.

Defining and measuring in-work poverty

Poverty is subjective with many different, context specific definitions, yet it is important to be clear about what indicators are to be used and not be entirely reliant on income indicators of poverty (Mabughi and Selim, 2006). The European Union (Eurostat, 2016) sets out three indicators of poverty and social exclusion, including earning less or up to 60 per cent of a nation's national median income; material deprivation, or economic strain leading to difficulties affording durables and housing; and, very low work intensity, or where adults in the household unit work no more than 20 per cent of their potential during the past year. Further indicators of poverty in advanced industrial countries include lacking a capacity to take part in society (Abe and Pantazis, 2014), access employment markets (Rowlands, 2002), an inability to access adequate diet and housing (Deeming, 2009) and an inability to pursue well-being through educational systems, health services and housing markets (Leaman, 2008).

Neighbourhoods are shapers of situations where individuals and families fail to have their basic needs met (Robinson, 2011), as well how people in in-work poverty lack social and financial capital (Mabughi and Salim, 2006). Poverty can be particularly difficult to research as many people do not conceptualise themselves as living in poverty, despite the presence of indicators of poverty (Shildrick and MacDonald, 2013). In the case of disability, further indicators of poverty include lacking resources needed to fulfil basic

needs and participation in community life (Buettgen et al., 2012), higher living costs compared to the non-disabled (She and Livermore, 2007) and discrimination emanating from three levels of society: institutional, environmental and attitudinal (Yeo, 2003).

Based on Eurostat's (2016) view that poverty relates to incomes equivalent or below 60 per cent of the nation's median income, UK government figures suggest poverty in the UK currently equates to a gross income of up to approximately £1320/month (ONS, 2016). There are provisions made by the UK government for low pay, including means tested in-work benefits, such as Working Tax Credits (WTCs). The threshold for WTCs varies according to the nature of the household unit, ending for single people living alone at approximately £1,090/month and approximately £1500/week for a couple living together (see GOV.UK, 2016). Child Tax Credits (CTCs) are also available to families living on a low income but have children.

Poverty and the negative outcomes associated with poverty are a rapidly increasing feature of many EU nations post-financial crisis (Hermann, 2017), such as Ireland, Spain, Greece and Portugal. However, it is also an increasing feature of the UK economy (MacInnes et al., 2015). Official statistics indicate 8 per cent, or 2.4 million UK workers, are in in-work poverty, yet other research suggests in-work poverty levels in the UK is nearer 17 per cent of the workforce and involving 5.25 million workers (Markit, 2013). In-work poverty is least common in south east England (12 per cent) and highest in Northern Ireland (20 per cent) (McGuinness 2015), although it is possible to find high levels of poverty in prosperous regions such as London (Perrons and Dunford, 2013). Further, in-work poverty has a wider impact than on worker prospects; it is increasingly seen as a major strain on an already struggling UK economy, costing £11 billion per year in subsidies to low paying employers (Citizens UK, 2015). In-work poverty raises additional wider concerns in relation to the UK recovering from the 2007-2008 financial crisis, as many millions of workers

and their families cannot afford a wide-range of goods and services necessary for economic growth and stability (Poinasamy, 2011).

HRM and employment-related research on in-work poverty

While low pay and in-work poverty has been of interest to trade unions in the UK, the current and ongoing marginal societal status of trade unions mitigates against their potential impact on such issues (Parker, 2008). More recent research suggests low pay and “living wage” issues represent new opportunities for trade unions and the growth of collective bargaining (Prowse and Fells, 2016).

Low pay is an issue emergent in the more mainstream HRM and employment-related literature. For instance, Heyes and Lewis (2014) argued that employment market deregulation, as witnessed in recent times in many Western economies such as the UK, has become associated with the increased incidence of in-work poverty. However, Rizov et al. (2016), for example, provide evidence that UK governmental attempts to raise the National Minimum Wage since the late 1990s has had a positive impact on organisational productivity.

Additional research in this area paints a less optimistic picture of low pay in organisations. For example, concerns are raised related to the prevalence of jobs that allow workers to escape low pay (Burgess and Connell, 2008). In a wider sense, further research reveals the external stresses of low and poverty-level pay. For example, financial stresses of in-work poverty have a twin detrimental effect, on worker well-being and organisational performance (Bapuji, 2015). Pfau-Effinger’s study (2009), moreover,

reveals how the powerlessness of low and poverty-level employment increasingly leads to workers resorting to undeclared work, moonlighting and work in exchange for payments in kind.

Disability, government policy and in-work poverty

Defining disability is a contentious issue, particularly around the use of language. This paper is rooted in the social model of disability (Oliver, 1983) to account for disability emerging because of interaction between workers with 'impairments' and the environment. The social model of disability has been used in a wide-range of employment-related studies looking to provide coherent and consistent understandings of disabled worker experiences of employment (e.g. MacDonald, 2009; O'Neill and Urquhart, 2011 Richards and Sang, 2016). The social model of disability is appropriate as it helps to identify barriers experienced by disabled people in the workplace (Duff and Ferguson, 2011) and illustrates how the organisation of work disables workers (Duckett, 2000). The social model of disability has further advantages in that it is useful for considering how disabled workers cope and overcome many of the problems associated with in-work poverty (Poiré et al., 2011), as well as being an efficient means to allow disabled workers to share their stories of employment-related hardship (Naraine and Lindsay, 2011). In accordance with the social model of disability, this paper will use the term 'disabled worker', rather than the person first approach of 'worker with a disability'. This is the terminology preferred by disability groups in the UK (the context of the study presented).

Relating disability to the disabling forces of society would not be complete without a discussion of the wider political stance on such matters. A succession of post-financial crisis UK governments are currently

pursuing a period of policy change with the stated intention of reducing the state deficit and so-called reliance on the welfare state. A recent report by the United Nations argued that such policies have been formed within a discourse which denigrates disabled people and their contributions to society (United Nations, 2016). The same report continues by arguing that the UK Government failed in its legal obligation to undertake impact assessments on its welfare reforms. Underpinning the arguments of the UK Government is an assumption that paid employment will both reduce reliance on the welfare state, and lead to a route out of poverty for disabled people. As Runswick-Cole et al (2016) have highlighted, the pursuit of such policies is inextricably linked to a rhetoric of pitting disabled people against 'hard-working families' or 'the tax-payer', and the neoliberal, market driven ideal of the able-bodied man. However, the reality of disability and employment does not support the idea of employment as a guaranteed route out of poverty.

In practice, recent governments have put in place new strategies, such as *Work Choices* (see GOV.UK, 2017), which are aimed at increasing levels of employment among disabled people and keeping disabled people in employment. However, early indications suggest such strategies are weak on shaping employer behaviour towards disabled workers, such as finding sustainable ways to allow disabled workers to, for example, work more hours, take advantage of training and promotion opportunities. Instead, such policies overly focus on reducing benefits associated with disability, with many disabled people insufficiently supported in work (Gardiner and Gaffney, 2016). Further research suggests government strategies designed to boost employment prospects and subsequently improve the living standards of many disabled people are in danger of being lost or at least neutralised by wider austerity measures and the dismantling of legal protections for disabled people (Harwood, 2014).

Disabled people are at significant risk of being unable to make ends meet through paid employment (Gardiner and Millar, 2006). Such key statistics paint a grim picture of disability and in-work poverty. Statistical studies indicate households with a disabled adult are nearly twice as likely to experience poverty compared to a household that has no disabled adults (Schmuecker, 2014). Further statistics reveal the disabled to have the lowest employment rates compared to other groups with protected characteristics and represent the group most likely to be covered by the National Minimum Wage (Low Pay Commission, 2016). Financial hardship is also apparent in terms of working adults in families with at least one disabled member, with disabled people 77 per cent more likely to be getting by on a low income when compared to households with no disabled members (Department for Work and Pensions, 2015). Disabled workers in in-work poverty, as such, are more likely to have difficulties paying bills, budgeting for food and having limited or no money for “treats”, such as holidays or nights out (Ray et al., 2010).

The literature also indicates a range of specific disadvantages for disabled workers. For instance, disabled workers have the greatest experience of unreasonable treatment in UK workplaces (Fevre et al., 2012). Recent government attempts to get more disabled people into employment have performed poorly (Schmuecker, 2014). Further, drawing on Bourdieu’s (1986) concept of social capital, whereby people can convert social networks and relationships into economic capital, Potts (2005), highlights this difficulty for disabled workers. However, Potts (2005) focuses on unemployed disabled people, rather than those in some form of employment.

While the research reveals many details of in-work poverty, what the research does not do well is provide lived experience accounts of the multitude of disadvantages associated with disability and in-work poverty in post-financial crisis advanced industrial nations. Despite research exploring disability in a range of contexts, the experiences of disabled people in employment remains scant (Williams and Mavin,

2012). There is a burgeoning body of evidence which suggests disability and gender interact and intersect in employment to form patterns of privilege and disadvantage (Sang et al., 2016; Woodhams et al., 2015). While disability and poverty have been researched, there is a lack of work examining how both sources of disadvantage may interact in employment contexts. One route to exploring the experiences of multiple sources of disadvantage is intersectionality. With its origins in black feminist theorising, the term intersectionality was defined by Crenshaw (1991) to denote the complex patterns of disadvantage to those individuals who stand at the crossroads of racism and sexism. It is important to note that intersectionality does not assume multiple source of disadvantage will 'add up' or be cumulative. Rather, the experiences are nuanced and diverse, with some experiences of relative privilege (Sang, 2016). The current paper aims to explore how disability and poverty intersect in the context of employment. Doing so addresses a gap in the literature, whereby disability and its intersections within employment remain scantily researched. While the current research does not explore 'race' or ethnicity, the intention here is not to erase the black feminist argument that black women should remain at the centre of intersectional theorising. Rather, we attempt to develop the concept further by incorporating the experiences of people who are subject to considerable disadvantage.

Methodology

Research design and methods

A qualitative approach was deemed appropriate for the study, in terms of compatibility with the nature of the data required to answer research questions. At the heart of the article is the contemporary lived

experience and narratives of being employed and disabled and thus requiring a means to bring out the many hidden and nuanced details of disability and in-work poverty (Gilbert, 2008). Such an approach is also beneficial as the narratives of those in in-work poverty helps highlight both conventional and less conventional poverty-related themes (Dagdeviren et al., 2017).

Life history interviews were adopted for the study. Life history interviews are particularly suited to disability research because they give history back to disadvantaged people and help people plan the future (Thompson, 2000). Life history interviews also provide a powerful counter-narrative against negative stereotypes about disabled people (Stefánsdóttir and Traustadóttir, 2015).

Sampling strategy and participant recruitment

Unlike large scale studies that consider the experience of disabled workers via a strictly controlled and narrow range of variables (e.g. Fevre et al., 2012; Pacheco et al., 2014), the study was framed around recruiting a convenience sample, or selecting participants on availability and willingness to participate in the study (Saumure and Given, 2006). In effect, combining a flexible research agenda with aims to recruit from hard to reach disabled groups (e.g. Boyce et al., 2007; Edwards and Boxall, 2010; Richards and Sang, 2016).

Such an approach is also appropriate given the study does not intend to be representative of the broader disabled community. Rather, the study aims to understand the lived experiences of those disabled workers who are living and working below the poverty line. However, some attempt should be made to gain a reasonably representative sample of disabled people, as well as earning up to or less than 60 per cent of national median income. As in previous studies on in-work poverty, a good such sample would reflect, for example, low levels of work intensity (Fraser, 2011), a balance between geographical

location of participants (Gilbert et al., 2003), and jobs reflecting lower and middle skilled occupations known to characterise in-work poverty (Scottish Government, 2015).

Prior to commencing participant recruitment and data collection, the project secured ethical approval from the authors' institution. All participants were made aware of the true purpose of the study and informed of their right to withdraw from the interview without providing a reason to the interviewer. Further, all participants were assured of their anonymity and of their employer's anonymity.

To qualify for the study participants needed to have a long-term or lifelong condition causing substantially adverse effects on ability to carry out normal day-to-day activities. Household income levels from employment was a second critical criteria for study participation, with only participant earning less than 60 per cent of the UK's median income allowed to take part in the study (Table One contain details of participant income levels). In this instance, participants were recruited based on appealing to people who at the time of the study self-identified as having current and ongoing experiences of earning National Minimum Wage, claiming in-work benefits and a sense of "struggling to make ends meet".

The following steps were taken to reach as broad a range of disabled people as possible. Primarily, research participants were recruited through civil society organisations and focused on disability issues, with requests to such organisations from the researchers to pass on details of the study via social media and email lists. Such organisations seemed favourable to requests, with favourable responses being due to the poverty-related issues faced by their clientele. Some participants were recruited via disability groups and organisations set up by a range of local authorities, with local authorities also referring to the poverty-related problems of client groups in correspondence. A small number of participants were recruited through study details sent to local newspapers situated in both urban and rural locations

requesting brief study details to be included in readers’ letters pages. The recruitment information contained details of the study and the participation criteria. These recruitment strategies were adopted to gather data from as broad a range of participants as possible. In recognition of the time taken by respondents, and to secure a higher response rate, all participants were provided with a modest shopping voucher for participation. Details of all participants can be found in Table One.

Fieldwork details and data analysis

The context for the study is Scotland where 14 per cent, or a slightly below average number of the workforce, is said to be in in-work poverty (Scottish Government, 2015). A total of 22 disabled workers (see Table One) were interviewed between March and July 2015. The participants were in a range of cities, towns and villages across Scotland. Approximately half of the participants live in urban locations and half lived in rural locations. Participants were aged between 30 and 58 years of age, with an average age of 43 years. 18 participants were female and 4 were male. Despite relatively high levels of education, the participants were mainly employed in lower and middle skilled occupations. Only five of the 22 participants worked full-time and income levels of the sample varied from 23 to 59 per cent of national median income. Health conditions reported by participants varied considerably, but all could be classified as hidden impairments.

INSERT TABLE ONE HERE

Interviews mainly took place in participants’ homes, with some conducted in cafes at the request of participants. The interviewer was the lead author of this paper, a male academic who does not identify as disabled. As such, the interviewer is an outsider to the research team. The second author identifies as a

woman, is an academic and is also disabled. Interviews lasted 37 hours in total and averaged out at 106 minutes each. Interviews were professionally transcribed verbatim resulting in transcripts totalling 367,000 words. Following transcription, life history data was manually coded, using a range of apriori codes, and analysed using template analysis (King, 2004). Apriori codes included, for example, well-being, access to healthcare, reasonable adjustments, stigma, coping, trade union membership, social capital and skill/educational levels. The analysis also led to the emergence of a small range of overarching themes – barriers and disadvantages related to government policy, employment and household finances. Due to broadly shared experiences, the main themes quickly and commonly emerged from the data analysis process.

The lived experience at the intersection of disability and in-work poverty

In this section of the article the findings from the interviews with disabled workers in in-work poverty are presented. This section of the article is based on exploring how disability and poverty intersect across three key areas in a post-financial UK: government policies, employment and household finances. Combined, a complex and multi-layered picture of disability and in-work poverty emerges.

UK government policies, disability and in-work poverty

The interviews were conducted prior to the introduction of Universal Credit, a central feature of austerity driven post-financial crisis UK governments. For many participants access to additional income through welfare payments were key to their ability to financially survive. In several instances household income fell below the threshold for Housing Benefit (HB) (see Table One). Despite an entitlement to benefits,

three participants did not claim any kind of benefit due to previous poor and stressful encounters with in-work benefit systems. Negative experiences of participants in the benefit systems included unexpected and financially stressful demands to repay benefit overpayments, long waiting times for speaking to benefit agencies and the excessive time and effort spent keeping records of fluctuating working hours, sometimes involving several jobs, and self-employment commitments and expenses.

However, disabling problems emerged too, including difficulties completing claim forms due to severe dyslexia: 'I struggle with [claiming in-work benefits] because of the filling out of the forms and what not and it is really difficult' (Sally, 40s, Cleaner, dyslexia). As such, we can see that disability and poverty can emerge when a person with an impairment attempts to access welfare entitlements. The need to be able to complete paperwork, which may be difficult or impossible due to impairments, combines to exacerbate existing financial hardship.

Further, respondents highlighted the prohibitive procedures relating to what the government constitutes as being unfit to work, including complex and narrow definitions of what constitutes 'disability' within welfare systems:

You know there's so many rules and regulations for - I mean I can walk, if I can walk, then I don't need according to Westminster any Disability Living Allowance or entitlement at all (Shirley, 50s, Care Worker, chronic condition).

The multiple negative impact of government policies post-financial crisis also intersect with in-work poverty in the case of healthcare. Few participants reported negative experiences of general access to healthcare, yet healthcare in relation to an impairment was widely discussed in interviews. The fact that participants had hidden impairments (see Table One) seemed to play a significant part in such

experiences, with many reporting inadequate service provision, unsympathetic health practitioners and availability of only basic treatments. Perhaps most telling of such experiences involved all Deaf participants recalling an unsuccessful battle to acquire a higher specification hearing aid than typically available on the NHS. Further, as the quote below exemplifies, purchasing a hearing aid unavailable on the NHS exemplifies the combined effect of inadequate healthcare and in-work poverty.

I've had to pay for a private aid because the aid the NHS gave me it just, I just couldn't cope with it, so I had to pay, about five years ago, I had to pay about £2,000 for this aid from a private hearing aid shop... My main concern is, you know, what happens when this hearing aid gives up... (Abigail, 40s, Cook, mental health condition).

A further government policy of minimal intervention in problematic employment markets appeared to create a further layer of disadvantage for disabled workers. While a handful of participants were not actively looking for alternative employment at the time of the study, more than half reported difficulties with employment markets. Many of the participants lived in rural locations and as such reported a lack of suitable jobs, in terms of matching skills and academic achievements with jobs available (see Table One), as well as reasonably expected levels of pay and contracted hours. Even in urban settings, participants were dissatisfied with the lack of "living wage" jobs and supply of full-time jobs. A further key issue concerned a reluctance to consider a new job because of the perceived difficulties of securing reasonable adjustments under the Equality Act 2010 in the new work setting.

I would leave very soon if I could but... there are very limited alternatives at the moment... But then there's a lot of security with [my] job and then thinking about my health... (Irene, 30s, Psychological Therapist, chronic condition).

The evidence presented in this section highlights how a range of government policies and experiences of government policies represent one angle on the intersection of disability and in-work poverty. The findings also represent a hidden side to how the prospects for disabled workers post-financial crisis have been undermined by a succession of UK governments. This intersection represents an important context to the lived experience of disability and in-work poverty. However, employment also acts as a specific or more micro context to the lived experience of disability and in-work poverty.

Employment, disability and in-work poverty

In general, employment in the context of the current study proved to be a double-edge sword for disabled people. For instance, all participants wanted to work and many reported positive experiences of employment, but nearly all reported discriminatory practices in relation to employment. Discrimination typically related to management failure to grant adequate reasonable adjustments, as well as long histories of patronising and insensitive comments from managers and colleagues. Several participants, particularly those with a mental health condition, often refused to disclose because of previous poor experiences of employment. A further notable barrier involved a sense that disabled workers, especially if impaired by a hidden condition, see a need to portray themselves as an ideal worker, or face being replaced.

I'm like an old man... I struggle to get up off the sofa, struggle to get out of bed in the morning... [The owner/manager] just wants the job done... And if you're not fit to do the job there's plenty other people. He's got a stack of CVs waiting to be interviewed and if you're not able to do your job he'll find somebody else who can (Peter, 40s, Butcher, chronic and mental health conditions).

Resisting poor treatment by employers was also discussed in the interviews. No participants reported support from a civil society organisation and despite a high number of participants working in unionised public and third sector organisations (see Table One), trade unions appeared to have a minimal impact on situations where disability and in-work poverty intersect. Indeed, few of the participants belonged to a trade union. The following interview quote is one of several quotes that reflect how trade unions struggled to protect the disabled workers who took part in this study.

I have been [a member] in the past. I had a particularly bad experience in my last employment and I didn't find the, the workers' union any help to me whatsoever (Mary, 30s, Family Support Worker, dyslexia).

A lack of social capital was a subtle, yet key disabling process identified during interviews, with interviews revealing limited access to employment-enhancing social networks. Indeed, social networks were often related to limited family and friendship connections, with family and friends often in similarly difficult financial and isolated situations. Many participants (see Table One) reported high levels of educational achievement, but contacts with fellow alumni were typically severed at some point in time because of diverging life and employment experiences. Financial hardship also put significant strains on even the closest of friendship ties. However, as the following quote implies, impairment can also act as a barrier to the creation and extension of social capital in the first place.

... [B]ecause of my hearing I tend, [at university and then work] I tended to maybe have a couple of good friendships. You know, it's easier for me to talk to a person individually than in a group of people (Nicki, 50s, Clerical Assistant, hearing impairment).

Employment also created a range of similar and inter-linked disadvantages for disabled workers. For instance, nearly half of the participants had been unable to escape from low skilled work, with many participants working in low quality/prospect jobs for several decades. Often the reason for continuation in low paid jobs was due to losing confidence and giving up on aspirations to achieve more from employment.

It's a job. As I said to you I need the money, so I do whatever I need to because I don't have qualifications, like an accountant... So, the best thing I can do here is supermarkets or cleaning... (Sarah, 40s, Cleaner, chronic condition).

Yet in a similar number of situations a lack of qualifications was not the main reason to be stuck in a low paid, often part-time role (see Table One). Indeed, more than half of the participants believed they were in jobs some way below both their educational and employment achievements, with achievements on both fronts not translating into better employment prospects.

I've checked out other third sector organisations and they're paying their staff like... a completely different scale. I think that the job I actually do is more than being an administrative role. I think it's more like a co-ordinator's role and... expecting me to do it in three days (Cathie, 30s, Administration and Information Officer, eczema).

As previously noted, a sense of limited prospects in external employment markets figured highly for disabled workers in in-work poverty. However, such barriers are further compounded by the less than ideal health of disabled workers, with approximately half of all participants working less than full-time hours (see Table One), despite opportunities to work more.

I work 23 and half hours per week... There are more hours available but my health doesn't allow me to do it (Jim, 40s, Craftsperson, chronic condition).

[I work] roughly about 13 hours a week, but it can vary depending on how I'm feeling, sometimes it's less, sometimes it's more (Susan, 40s, Handicraft workers, chronic and mental health condition).

The findings in one sense highlight the physical limitations of the disabled workers in relation to the jobs that they are employed to do. However, during interviews little information emerged concerning employers attempting to improve the earnings potential of disabled workers by, for example, re-designing work, more rest breaks and allowing less taxing duties to be performed to raise total working hours. As such, while the work intensity of the sample is some way above 20 per cent, employers contributed to the disabling process by not providing the conditions for disabled workers to, for example, work more hours and progress into better paid jobs. That said, the full range of how disability and in-work poverty intersect is far from complete and attention is now given to barriers apparent at the work-life interface for disabled workers in in-work poverty.

Household finances, disability and in-work poverty

Personal and household debt represented perhaps the clearest way to see how disability and in-work poverty intersect and in turn in-directly harm the prospects of workers in post-financial crisis UK. Such issues were discussed at length by all participants, even though more than half of the participants had little or no debt. Where debt existed it typically related to credit cards and bank loans, with only one historical incident of using high street loan companies reported during interviews. Moreover, many participants took pride in how they managed their finances in difficult times and talked at length about financial coping strategies, such as bargain hunting in supermarkets, selling off possessions or re-gifting

presents. However, for the rest of the participants, debt was a very real feature of a wider disabling process, causing, as previously noted, a significant amount of personal and family-related stress. For instance, three participants had recently been declared bankrupt and therefore faced financial barriers based on heavily restricted access to modest and affordable financial credit. Five participants reported loan payments from around £100 to £300 per month, putting significant strains on wider household budgeting. However, a key feature of this aspect of the intersection of disability and in-work poverty was how very difficult, if not impossible, it is to break out of debt when in in-work poverty.

I think the problem is I feel that we got to the point where we were in debt and now we're sort of clawing our way out of it or trying to and then you just get another big bill (John, 40s, Bank Clerk, mental health condition and diabetes).

Having a serious life-long condition was also a key barrier to escaping debt. Indeed, disability can lower an ability to hold down a job and therefore heighten the worry should debt build up because of disability and in-work poverty.

[Having a serious mental health episode] does make you worry about what if I need help again, and it's another worry on top of the financial worry. And my worry is I'll become unwell to do my job... the last time I became really unwell I had to leave the job. I just left and signed on because I was high and I was, oh, I'll get another job but of course I didn't because I couldn't mobilise myself to (Jo, 40s, Employment Support Officer, mental health condition).

Debt and precarious finances intersect with disability and in-work poverty to create a further range of barriers. Such barriers included worries about maintaining a reliable and affordable means of transport to the place of work, especially if living in a rural or suburban location. Indeed, most participants expressed

a range of concerns related to transport affordability, for employment and for wider needs. Interviews revealed a range of problems with keeping a car for work as the following quote exemplifies.

I've got a car... It's on its last legs. [My car] gets me to work [laughs]... I've got about a five-minute journey. I also take my children to school because they go to a country school with no bus route from where we live... It failed its MOT last time, it probably will fail this time... I don't know what I'll do because when I bought that car I had finance... I was on a permanent contract... I don't think I would get finance again and that will be an issue at some point (Jackie, 40s, Handicraft worker, chronic and mental health condition).

Keeping a car, even entirely for essential purposes, was evidently a major stressor for many participants, with a fear of an expected or unexpected repair bill, as well as the anxiety of having to finance a replacement at some point in the future.

Indeed, paying for a car, principally to get to and from a place of work, often accounted for a sizeable amount of disposable income, leading to a further major pressure being put on how to pay for other household necessities. Nearly half of all participants struggled to buy decent food several times in any given month, causing a further well-being problem and a further barrier to escaping in-work poverty.

So, on some days... I was just having cornflakes... In fact, I'd been ill and in the hospital and I was on a drip and everything, and the doctor kept saying: "are you having the essential things? Are you having all the food groups?", and I was thinking, I don't know what I'm having, I'm just having whatever we can have... (Nicki, 50s, Clerical Assistant, Deaf).

While nearly all participants reported overall adequate housing conditions (see Table One), interviews revealed a more hidden side to how disability and in-work poverty intersect, that of not being unable to properly heat their home during cold weather.

We turn our heating off, so we've got that. We don't use our heating; we can't afford to heat [our flat]. So, it is cold in winter but we work around it... make sure I've got a certain amount of clothing (Jackie, 40s, Handicraft worker, chronic and mental health conditions).

In this instance, not being able to feel comfortable at home for a significant part of the year, plus a sense of shame of not being able to provide for children, adds to the many disabling processes of living and attempting to escape in-work poverty.

Finally, the hardship most widely shared by participants related to accessing a wider consumer society, a world beyond paying bills and food. In this instance, all participants reported problems in terms of not having a life beyond the most basic of existences. Terms used to describe this aspect of the intersection of disability and in-work poverty included: "constant struggle", "never anything left over", "skint", "working just to hand money over", "confined to barracks" and "up a creek without a paddle". Of note is how severe financial hardship created a very real, yet hidden barrier to escaping in-work poverty, that of adjustment and acceptance of in-work poverty.

Yeah, I don't buy clothes or anything. I mean, luckily for me, I hate shopping anyway, but I tend not to buy clothes unless I really have to. I don't go out or anything so that helps with not meaning to buy clothes or anything because all I do is go to work and walk the dogs really... and I've still got a teeny, weeny, little telly that I've been trying to replace for ages... I can hardly see the thing... (Sam, 40s, Care Worker, chronic condition).

Casting aside the many disadvantages and barriers generated by a range of government policies and employer practices, the challenges of managing household finances presented a formidable range of barriers and disadvantages, at the intersection of disability and in-work poverty, which further undermined the prospects for workers in a post-financial crisis UK.

Discussion and conclusions

The study set out to explore how disability and poverty intersect in the context of employment in a post-financial crisis UK and how the intersection of disability and poverty in such times impacts on worker prospects. The study was built on aims considering the lived experience of being disabled and in in-work poverty in a post-financial crisis UK, the many barriers and disadvantages faced by disabled workers in in-work poverty, and, the role of intersectionality and social model of disability could play in making the most of the eventual findings.

In general, the findings point towards a range of negative outcomes, for a marginal societal group, in aftermath of the most serious economic crisis the UK has seen since the Great Depression. Applying the social model of disability (Oliver, 1983), through a lens of intersectionality, to the findings, however, suggests the following concerning how disability and poverty intersect in the context of employment. Disabled workers faced a wide-range of barriers created by governments, including problematic access to both in-work and disability-related benefits, the denial of access to technological aids to maximise mitigation against impairment, a failure to intervene to create better quality and better paid jobs, and, the provision of hard to enact equality legislation. The data shows that for participants, difficulties accessing adjustments for disability and poverty related benefits, were typically evident at the intersection of disability and in-work poverty. The two aspects, disability and in work poverty, were

inextricably linked and it would be difficult to assess either aspect in isolation. Employers created a wide-range of further barriers, including pitting disabled workers against able-bodied men, making it difficult to resist employer prerogatives, doing little to encourage workers to move into better quality and paid jobs, minimal efforts to support workers to work more hours, and, make minimal reasonable adjustments. Partly because of employer barriers, disabled workers accumulated little benefit from even long-term employment experiences. At the work-life interface a further range of barriers, indirectly attributable to governments and employers, also created many disadvantages for disabled workers. While the finances of workers varied somewhat, all faced some degree of barrier to accessing affordable credit, ongoing battles to clear debt and not having enough income to invest in a reliable mode of transport. As Barnes and Mercer (2005) argue, transport is essential for disabled people to access employment. For those in our study, disability and in work poverty intersected to make transport (public or car) extremely difficult to access. Further finance-related barriers existed in terms of struggling to pay for life's essentials and not being able to afford almost any luxuries. Such barriers were not just experienced in a practical sense, they also led to the creation of problematic behaviour, such as a sense of shame and stigma (Shildrick and MacDonald, 2013). Overall, the findings indicate participants facing a wide and complex range of barriers significantly mitigating against ways out of in-work poverty

The findings tie in closely with previous studies that call for in-work poverty to be more widely recognised as a problem that goes far beyond low pay (Schmuecker, 2014). More specifically, the experiences of disabled workers were to a point nuanced and diverse, with evidence to suggest a degree of relative privilege (Sang, 2016). For example, participant experiences of coping with poverty-related situations (Pfau-Effinger, 2009), accessing an adequate diet (Deeming, 2009), material deprivation (Eurostat, 2016) and an ability to household pay bills (Ray et al., 2010), varied across the sample. However,

it should be noted that the findings highlight how such problems combined to variously aggravate already serious impairments, leading to serious concerns regarding worker well-being and how impaired well-being may in turn impact on worker performance (Bapuji, 2015). In contrast, there seemed to be less variability in terms of accumulating social capital, with being in employment providing little prospect to convert social networks and relationships into economic capital (Potts, 2005).

The findings are consistent with existing studies highlighting discriminatory employment practices (Hudson et al., 2013) and little recognition of educational achievements (Kenway et al, 2013). However, problems previously reported with precarious employment (Perrons, 2000; Heyes and Lewis, 2014) did not feature widely in the findings. Furthermore, the findings, while based on a limited sample, provided little evidence that trade unions could positively shape the working lives of disabled workers in in-work poverty (Prowse and Fells, 2016). Rather than suggesting there are not enough jobs available to allow workers to escape in-work poverty (Burgess and Connell, 2008), the findings indicate employers as content to recruit disabled workers, but doing little to recognise work that goes significantly beyond contract and better support those in good jobs to work more hours.

The findings support the view that post-financial crisis UK governments denigrate disabled people and their contribution to society (United Nations, 2016), most notably, as demonstrated in the current study and other studies, through a lack of access to appropriate disability aids (MacInnes et al., 2015) and shrinking and problematic access to a range of benefits (Ray et al., 2010). Further, as was reported in similar studies, disabled workers did not appear to benefit from employment support from government agencies (Gardiner and Gaffney, 2016) or equality-based legal protection (Harwood, 2014). As such, alongside employer employment practices, government policies feature strongly at the intersection of disability and in-work poverty, and therefore play a critical role in blocking the road out of poverty for

disabled workers. Adopting an intersectional lens has helped to highlight how disability and poverty intersect to inform how UK government policies towards both disability and employment are experienced.

The results help describe and theorise problems faced by disabled workers in in-work poverty, nearly 10 years after the 2007-2008 financial crisis. A key contribution is in highlighting the failings of recent governments to address the concerns of disabled workers who face many employment and wider challenges, suggesting the findings have government policy influencing value. Through the analyses of the lived experiences of disabled people who experience in work poverty, this paper demonstrates how intersectionality can be used to understand the implications of governmental and employer policies. For example, the findings suggest post-financial crisis governments need to invest more in better support for disabled workers in work, including making benefits claims, deliver better healthcare provisions for disabled workers, intervene more in employment markets, and, do more to make sure employers are compliant with equality legislation. Adopting an intersectional lens to policy would help to ensure policies are consistent with the needs of the groups most likely to experience poverty, including disabled people. Another contribution is in terms of highlighting how employers make a significant contribution to the problems faced by disabled workers seeking to escape in-work poverty situations. In short, the findings have the potential to influence HRM practice in a post-financial crisis age. Contemporary HRM practice should aim to improve working conditions for disabled workers through, for example, better provision related to worker representation, equality and job evaluation practices. More specifically, the findings have the potential to influence HRM practices related to better provision of reasonable adjustments, linked into wider practices of offering workers more hours, more opportunities for career advancement and signing up to the principles of the Living Wage Foundation. Further, we suggest that an intersectional approach to organisational policies and practices would help to ensure disabled workers are more

appropriately accommodated. As such this paper advances intersectionality as a theoretical framework for revealing the practical consequences of policies and how they affect different groups of employees. There is a further contribution made in methodological terms, through the provision of new and novel insights into the hidden life-worlds of a highly fragmented, marginalised, disempowered and stigmatised societal group, living in a post-financial crisis society. A contribution is also made in theoretical terms, with the social model of disability extended to include the intersections of disability, poverty and employment.

The study has several possible limitations. For instance, participants self-selected for the study. The study bias towards hidden impairments is a strength in one sense, but may make generalising the findings to a wider disabled working population problematic. Other qualitative methods, such as focus groups, may have produced different or extra findings. The study, despite involving life history interviews, was time bound and it remains to be seen what impact, for example, the UK leaving the EU may have on in-work poverty. While the study was conducted in Scotland, an area with average levels of in-work poverty, it may also be problematic to generalise the findings to other contexts.

Many questions related to the intersection of disability and poverty in the context of employment remain. There is a need, for example, for more longitudinal studies considering the intersection of in-work poverty and disability in post-financial crisis contexts, which would also influence government and employer policy making surrounding disability and in-work poverty. In addition, future research should consider the potential for a grassroots approach to policy making for both organisations and governments, to ensure intersectional concerns of disabled people are embedded within decision making. As such, it would be advantageous to consider similar research, but in countries and micro-contexts where governments and employers, despite challenging economic problems, have been successful at managing

or preventing the many problems associated with disability and in-work poverty discussed and presented in this research article.

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Table One: Details of participants

Interview	Gender	Age range	Household unit	Job(s)	Employment status and contract	Sector	Impairment	Household income (gross per month) (£)	Benefits	Housing	Highest educational achievement
1 Paula	F	30s	Lives alone/no children	Learning support worker	Employed - 19/hours, week, temporary	Public	Mental health condition	780	None	Private rental	HNC
2 Sarah	F	40s	Lives alone/one child	Cleaner	Employed - 20 hours/week, open-ended	Private	Chronic condition	570	WTCs/CTCs and HB	Housing association	High school
3 Jo	F	40s	Couple/no children	Employment support officer	Employed - 29 hours/week, open-ended	Third	Mental health condition	1250	WTCs/DLA	Local authority	PG degree
4 John	M	40s	Couple/two children	Bank clerk	Employed - 16 hours/week, open-ended	Private	Mental health condition and diabetes	1290	WTCs/CTCs	Mortgage	Foundation degree
5 Ria	F	30s	Couple/one child/four step children	Creative learning co-ordinator	Employed - 17.5 hours/week, open-ended	Public	Mental health condition	645	WTCs/CTCs	Mortgage	UG degree
6 Brian	M	40s	Couple/one child	Resettlement worker	Employed - full-time, open-ended	Third	MHC and chronic condition	1140	WTCs/CTCs/DLA	Local authority	High school
7 Susan	F	50s	Couple/two grown up children	Handicraft	Self-employed	Private	Mental health condition and chronic condition	650	WTCs/HB	Sheltered housing	UG degree
8 Sally	F	40s	Lives alone/one child and two grown up children (at home)	Cleaner (two jobs)	Employed - 13 hours/week, open ended and self-employed	Public and private	Dyslexia	585	WTCs/CTCs/HB	Local authority	FE access course
9 Beth	F	40s	Lives alone/no children	Four jobs	Self-employed	Private	Deaf	600	WTCs	Own outright	PG degrees

10 Mary	F	30s	Lives alone/one child	Family support worker	Employed - full-time, yearly fixed term	Third sector	Dyslexia	1310	WTCs	Mortgage	HND
11 Irene	F	30s	Lives alone/no children	Psychological therapist	Employed, 17.5 hours per week, yearly fixed term	Public	Chronic condition	1080	None	Own outright	PG degrees
12 Jim	M	40s	Couple/one child	Craftsperson	Self-employed	Private	Chronic condition	1000	DWTCs/DLA	Mortgage	HND
13 Lynne	F	40s	Lives alone/two grown up children (left home)	Customer service adviser	Employed - 23.5 hours per week, open-ended	Public	Chronic condition	800	DWTCs	Home owner	HNC
14 Jackie	F	40s	Lives alone/no children	Handicraft	Self-employed	Private	Chronic condition and Mental health condition	600	DLA	Own outright	SVQ II
15 Louise	F	50s	Couple/no children	Cleaner and music industry	Self-employed/self-employed	Private	Chronic condition	1170	WTCs	Private rental	UG degree
16 Kelly	F	40s	Lives alone/four children (two grown up and left home)	Additional support needs assistant	Employed - school term-time working, yearly fixed term	Public	Chronic condition	960	WTCs/CTCs	Private rental	SVQ III
17 Shirley	F	50s	Lives alone/no children	Care worker	Employed - 24 hours per week, open-ended	Public	Chronic condition	500	DLA/HB	Housing association	UG degree
18 Sam	F	40s	Lives alone/two children	Care worker	Employed - full-time, yearly fixed term	Third	Deaf	1280	WTCs/CTCs/HB	Private rental	PG degree
19 Abigail	F	40s	Lives alone/no children	Cook	Employed - full-time, open-ended	Private	Mental health condition	1050	None	Private rental	UG degree
20 Cathie	F	30s	Lives alone/one child	Administrative and information officer	Employed - 28 hours per week, open-ended	Third	Eczema	1300	WTCs/CTCs/HB	Private rental	UG degree
21 Nicki	F	50s	Couple/two grown up	Clerical assistant	Employed - full-time, open-ended	Public	Deaf	1140	WTCs	Mortgage	Highers

			children (left home)								
22 Peter	M	40s	Couple/three children (one grown up and at home)	Butcher	Employed - full-time, open-ended	Private	Mental health condition and chronic condition	1290	WTCs/CTCs	Local authority	Highers